

VELDOS LLC
P.O. BOX NO 358
RAMSEY, NJ 07446



Calls to or from this company may be monitored
or recorded for quality assurance.

VELLOS

500 North Franklin Turnpike, Suite 200, Ramsey, NJ 07446
800-339-7650
OFFICE HOURS(ET):
8AM-9PM MON THRU THURSDAY
8AM-5PM FRIDAY
8AM-12PM SATURDAY
May 24, 2014



108850-91

939000



MB5337
MORRIS BEYDA
2211 E 5TH ST
BROOKLYN NY 11223-4826

CREDITOR: AMERICAN EXPRESS (US)
CREDITOR'S ACCOUNT #: XXXXXXXXXXXX62009
REGARDING: CID064744824011USD
CURRENT BALANCE DUE: \$11880.38

Please be advised that we have been requested by AMERICAN EXPRESS (US) to assist them in the collection of the amount set forth above.

You may contact us at if you have any questions or if you would like to discuss this matter further.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Your account balance may be periodically increased due to the addition of accrued interest or other charges as provided in your agreement with the original creditor or as otherwise provided by state law.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This is a communication from a debt collector.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

THIS COLLECTION AGENCY IS LICENSED BY THE
DEPARTMENT OF CONSUMER AFFAIRS OF THE CITY OF NEW
YORK; LICENSE#1474967

Our Account #	Current Balance Due
MB5337	\$ 11880.38

MORRIS BEYDA

Payment Amount



\$



Check here if your address or phone number has
changed and provide the new information below.

Make Payment To:

VELDOS LLC
P.O. BOX NO 357
RAMSEY, NJ 07446-0357



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